

Information to identify the case:

Debtor 1	Adam Czekanski	Social Security number or ITIN xxx-xx-6318
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Elzbieta Czekanski	Social Security number or ITIN xxx-xx-5351
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-11160-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Adam Czekanski

Elzbieta Czekanski

6/5/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Adam Czekanski
Elzbieta Czekanski
DebtorsCase No. 18-11160-RG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 50

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db/jdb +Adam Czekanski, Elzbieta Czekanski, 16 Homestead Road, Elmwood Park, NJ 07407-1307
 cr +New Penn Financial, LLC d/b/a Shellpoint Mortgage, RAS Citron, LLC,
 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
 517286587 +1st Crd Srvc, 377 Hoes Lane, Piscataway, NJ 08854-4138
 517425278 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517286590 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 517335762 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 517426940 +HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd,
 Ewing, NJ 08618-1430
 517904333 +New Penn Financial, LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927
 517938140 +New Penn Financial, LLC, Shellpoint Mortgage Servicing, P.O. Box 10826,
 Greenville, SC 29603-0826
 517885309 New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675,
 Greenville, SC 29603-0675
 517885310 New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675,
 Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675,
 Greenville, SC 29603-0675
 517286601 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
 517441930 +The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 517391378 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 517286604 +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: BNC@magtrustee.com Jun 06 2020 03:31:41 Marie-Ann Greenberg,
 Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:30:27 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:30:22 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: FORD.COM Jun 06 2020 06:23:00 Ford Motor Credit Company, LLC, PO Box 62180,
 Colorado Springs, MO 80962
 517286588 +EDI: RMCB.COM Jun 06 2020 06:23:00 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832
 517412611 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 06 2020 03:26:18
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 517286589 EDI: BANKAMER.COM Jun 06 2020 06:23:00 Bankamerica, Po Box 982238, El Paso, TX 79998
 517286591 EDI: BANKAMER.COM Jun 06 2020 06:23:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 517295178 +EDI: AISACG.COM Jun 06 2020 06:23:00 BMW Bank of North America,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 517353623 EDI: BMW.COM Jun 06 2020 06:23:00 BMW Financial Services NA, LLC, P.O. Box 3608,
 Dublin, OH 43016
 517286592 EDI: BMW.COM Jun 06 2020 06:23:00 Bmw Financial Services, 5515 Parkcenter Cir,
 Dublin, OH 43017
 517295179 +EDI: AISACG.COM Jun 06 2020 06:23:00 BMW Financial Services NA, LLC,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 517286593 EDI: CAPITALONE.COM Jun 06 2020 06:23:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 517348501 EDI: CAPITALONE.COM Jun 06 2020 06:23:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 517286594 +E-mail/Text: bankruptcy@cavps.com Jun 06 2020 03:30:56 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 517324140 +E-mail/Text: bankruptcy@cavps.com Jun 06 2020 03:30:56 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 517286595 +E-mail/Text: kzoepfel@credit-control.com Jun 06 2020 03:30:30 Central Loan Admin & R,
 425 Phillips Blvd, Ewing, NJ 08618-1430
 517286597 +EDI: WFNBNB.COM Jun 06 2020 06:23:00 Comenity Bank/pier 1, Po Box 182789,
 Columbus, OH 43218-2789
 517958049 EDI: Q3G.COM Jun 06 2020 06:23:00 Department Stores National Bank, c/o Quantum3 Group LLC,
 PO Box 657, Kirkland, WA 98083-0657
 517303236 EDI: DISCOVER.COM Jun 06 2020 06:23:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 517286598 +EDI: DISCOVER.COM Jun 06 2020 06:23:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 517286599 +EDI: TSYS2.COM Jun 06 2020 06:23:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 517363635 EDI: FORD.COM Jun 06 2020 06:23:00 Ford Motor Credit Company LLC, P.O. Box 62180,
 Colorado Springs, CO 80962
 517324027 +EDI: FORD.COM Jun 06 2020 06:23:00 Ford Motor Credit, PO box 542000,
 Omaha, NE 68154-8000

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 50

Date Rcvd: Jun 05, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517286596 EDI: JPMORGANCHASE Jun 06 2020 06:23:00 Chase Card, Po Box 15298, Wilmington, DE 19850
517286600 +E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Jun 06 2020 03:32:08
Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
517298850 +EDI: MID8.COM Jun 06 2020 06:23:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517399919 EDI: Q3G.COM Jun 06 2020 06:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517384299 EDI: USBANKARS.COM Jun 06 2020 06:23:00 U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
517286603 EDI: USBANKARS.COM Jun 06 2020 06:23:00 Us Bk Rms Cc, Po Box 108, Saint Louis, MO 63166
517286602 +EDI: CITICORP.COM Jun 06 2020 06:23:00 Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241
517392949 +EDI: AIS.COM Jun 06 2020 06:23:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517286605 +EDI: WFFC.COM Jun 06 2020 06:23:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
517286606 +EDI: WFFC.COM Jun 06 2020 06:23:00 Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
517372533 EDI: WFFC.COM Jun 06 2020 06:23:00 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517938141 New Penn Financial, LLC, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, New Penn Financial, LLC, Shellpoint Mortgage Servicing
517378610* Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

David L. Stevens on behalf of Debtor Adam Czekanski dstevens@scura.com, ecfbkfilings@scuramealey.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.com
David L. Stevens on behalf of Joint Debtor Elzbieta Czekanski dstevens@scura.com, ecfbkfilings@scuramealey.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.com
Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Donald V. Biase dbiase4236@gmail.com, dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Laura M. Egerman on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg magecf@magttrustee.com
Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc. rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9